

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Buck, Kevin C.		Name of Joint Debtor (Spouse) (Last, First, Middle): Buck, Karen M.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3693		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8486
Street Address of Debtor (No. and Street, City, and State): 1 Charlestowne Court Lincolnshire, IL <div style="text-align: right;">ZIP Code 60069</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1 Charlestowne Court Lincolnshire, IL <div style="text-align: right;">ZIP Code 60069</div>
County of Residence or of the Principal Place of Business: Lake		County of Residence or of the Principal Place of Business: Lake
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information *** David J. Schwab 6204333 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Buck, Kevin C.

Buck, Karen M.

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Buck, Kevin C.

Buck, Karen M.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Kevin C. Buck
Signature of Debtor Kevin C. Buck

X /s/ Karen M. Buck
Signature of Joint Debtor Karen M. Buck

Telephone Number (If not represented by attorney)

December 4, 2009

Date

Signature of Attorney*

X /s/ David J. Schwab
Signature of Attorney for Debtor(s)

David J. Schwab 6204333

Printed Name of Attorney for Debtor(s)

Ralph, Schwab & Schiever, Chartered

Firm Name

175 East Hawthorn Parkway

Suite 345

Vernon Hills, IL 60061

Address

847-367-9699 Fax: 847-367-9621

Telephone Number

December 4, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re Kevin C. Buck
Karen M. Buck

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Kevin C. Buck
Kevin C. Buck

Date: December 4, 2009

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re Kevin C. Buck
Karen M. Buck

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Karen M. Buck

Karen M. Buck

Date: December 4, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re Kevin C. Buck,
Karen M. Buck

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	900,000.00		
B - Personal Property	Yes	5	89,719.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		1,360,734.54	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		1,227,486.24	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,962.28
J - Current Expenditures of Individual Debtor(s)	Yes	2			11,547.00
Total Number of Sheets of ALL Schedules		34			
Total Assets			989,719.00		
Total Liabilities				2,588,220.78	

United States Bankruptcy Court
Northern District of Illinois

In re Kevin C. Buck,
Karen M. Buck

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtors' residence: 1 Charlestowne Court Lincolnshire, IL 60069	100% holder of beneficial interest and power of direction in land trust.	H	900,000.00	1,360,734.54

Sub-Total > 900,000.00 (Total of this page)

Total > 900,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account ending in 8628 Harris Bank 500 Half Day Road Buffalo Grove, IL 60089	H	234.00
		Checking Account ending in 8636 Harris Bank 500 Half Day Road Buffalo Grove, IL 60089	J	4,100.00
		Checking Account ending in 8733 Harris Bank 500 Half Day Road Buffalo Grove, IL 60089	W	150.00
		Savings Account ending in 0373 Harris Bank 500 Half Day Road Buffalo Grove, IL 60089	W	150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			

Sub-Total > 4,684.00
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings: Living Room/Family Room: 4 couches 3 loveseats 11 chairs 3 coffee tables 2 end tables Kitchen: 1 kitchen table 5 kitchen chairs 1 washer/dryer Dining Room: 1 dining table 6 dining chairs 1 buffet Office: 4 desks 5 desk chairs 1 desktop computer 2 printers 1 credenza Bedrooms: 11 lamps 4 beds 4 nightstands 4 dressers 1 armoire Miscellaneous: 2 TV wall units 4 TVs 1 patio furniture set 1 lawnmower 1 snow blower	J	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel	J	Unknown
7. Furs and jewelry.		Wedding bands and miscellaneous jewelry	J	1,500.00
8. Firearms and sports, photographic, and other hobby equipment.		1 set of Golf Clubs 2 Cameras	J	250.00
Sub-Total >				6,750.00
(Total of this page)				

Sheet 1 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Prudential Term Policy - No Cash Value (Kevin Buck) Prudential Term Policy - No Cash Value (Karen Buck)	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA Account ending in 8690 Charles Schwab 211 Main St. San Francisco, CA 94105	H	14,692.00
		IRA Account ending in 7691 Charles Schwab 211 Main St. San Francisco, CA 94105	H	10,863.00
		IRA Account ending in 625X LSW P.O. Box 569080 Dallas, TX 75356	H	37,993.00
		IRA Account ending in 2164 Sentinel P.O. Box 1499 Montpelier, VT 05601	H	14,737.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in KAB Enterprises 100% interest in Kevin Charles Homes 62.5% interest in Orchard Valley, LLC	H	0.00
14. Interests in partnerships or joint ventures. Itemize.		62.5% interest in Orchard Valley, LLC	J	0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

Sub-Total > 78,285.00
(Total of this page)

Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Mazda 3 (Leased Vehicle in Father-in-Law's name for use by Debtors) 2010 Mazda 3 (Leased Vehicle in Father-in-Law's name for use by Debtors) Lexus RX-350 (Leased Vehicle with 1 year remaining)	J	0.00
26. Boats, motors, and accessories.	X			

Sub-Total > 0.00
(Total of this page)

Sheet 3 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00
(Total of this page)
Total > 89,719.00

(Report also on Summary of Schedules)

Sheet 4 of 4 continuation sheets attached
to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
Debtors' residence: 1 Charlestowne Court Lincolnshire, IL 60069	735 ILCS 5/12-901	0.00	900,000.00
<u>Cash on Hand</u>			
Cash on hand	735 ILCS 5/12-1001(b)	0.00	50.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking Account ending in 8628 Harris Bank 500 Half Day Road Buffalo Grove, IL 60089	735 ILCS 5/12-1001(b)	0.00	234.00
Checking Account ending in 8636 Harris Bank 500 Half Day Road Buffalo Grove, IL 60089	735 ILCS 5/12-1001(b)	4,100.00	4,100.00
Checking Account ending in 8733 Harris Bank 500 Half Day Road Buffalo Grove, IL 60089	735 ILCS 5/12-1001(b)	150.00	150.00
Savings Account ending in 0373 Harris Bank 500 Half Day Road Buffalo Grove, IL 60089	735 ILCS 5/12-1001(b)	150.00	150.00

B6C (Official Form 6C) (12/07) -- Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Household Goods and Furnishings</u>			
Household Goods and Furnishings:	735 ILCS 5/12-1001(b)	2,100.00	5,000.00
Living Room/Family Room:			
4 couches			
3 loveseats			
11 chairs			
3 coffee tables			
2 end tables			
Kitchen:			
1 kitchen table			
5 kitchen chairs			
1 washer/dryer			
Dining Room:			
1 dining table			
6 dining chairs			
1 buffet			
Office:			
4 desks			
5 desk chairs			
1 desktop computer			
2 printers			
1 credenza			
Bedrooms:			
11 lamps			
4 beds			
4 nightstands			
4 dressers			
1 armoire			
Miscellaneous:			
2 TV wall units			
4 TVs			
1 patio furniture set			
1 lawnmower			
1 snow blower			
<u>Wearing Apparel</u>			
Wearing apparel	735 ILCS 5/12-1001(a)	0.00	Unknown
<u>Furs and Jewelry</u>			
Wedding bands and miscellaneous jewelry	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
IRA Account ending in 8690	735 ILCS 5/12-1006	14,692.00	14,692.00
Charles Schwab			
211 Main St.			
San Francisco, CA 94105			
IRA Account ending in 7691	735 ILCS 5/12-1006	10,863.00	10,863.00
Charles Schwab			
211 Main St.			
San Francisco, CA 94105			

Sheet 1 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
IRA Account ending in 625X LSW P.O. Box 569080 Dallas, TX 75356	735 ILCS 5/12-1006	37,993.00	37,993.00
IRA Account ending in 2164 Sentinel P.O. Box 1499 Montpelier, VT 05601	735 ILCS 5/12-1006	14,737.00	14,737.00

B6D (Official Form 6D) (12/07)

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			First Mortgage					
Fifth Third Bank 5001 Kingsley Dr. Cincinnati, OH 45227	J		Debtors' residence: 1 Charlestowne Court Lincolnshire, IL 60069					
			Value \$ 900,000.00				1,046,079.17	146,079.17
Account No.			Second Mortgage					
Fifth Third Bank 5001 Kingsley Dr. Cincinnati, OH 45227	J		Debtors' residence: 1 Charlestowne Court Lincolnshire, IL 60069					
			Value \$ 900,000.00				314,655.37	314,655.37
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							1,360,734.54	460,734.54
Total (Report on Summary of Schedules)							1,360,734.54	460,734.54

0 continuation sheets attached

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx-xxxxxx-x1006 American Express P.O. Box 0001 Los Angeles, CA 90096		H	Various Personal Debt Lawsuit filed against Kevin Buck on August 27, 2009 Case No. 09 AR 1824			31,063.02
Account No. Blitt and Gaines, P.C. 661 Glenn Avenue REF: 09-29863-0 Wheeling, IL 60090			Representing: American Express			Notice Only
Account No. GP Services, LP PO Box 46960 (066) Saint Louis, MO 63146			Representing: American Express			Notice Only
Account No. Nationwide Credit, Inc. REF: 09098111892 3835 W. Freeway Blvd., Suite 100 Sacramento, CA 95834			Representing: American Express			Notice Only
Subtotal (Total of this page)						31,063.02

17 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. NCO Financial REF: HL5853 1804 Washington Blvd., Mailstop 450 Baltimore, MD 21230		Representing: American Express				Notice Only	
Account No. Zwicker & Associates, PC 80 Minuteman Road ID# 3203777 Andover, MA 01810-1008		Representing: American Express				Notice Only	
Account No. xxxxxxxxxxxxxxx8289 American General (Ashley) P.O. Box 3251 Evansville, IN 47731	H	Personal Debt				3,483.22	
Account No. American General Finance P.O. Box 3251 Evansville, IN 47731		Representing: American General (Ashley)				Notice Only	
Account No. xxxxxxxxx3155 AT&T c/o Alliant Law Group P.O. Box 468569 Atlanta, GA 31146	J	Business Debt				794.82	
Sheet no. <u>1</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,278.04	

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxx-xxxx-xxxx-7336	J	Personal Debt				4,681.63	
Chase (formerly Wachovia) P.O. Box 15548 Wilmington, DE 19886							
Account No. xxxx-xxxx-xxxx-8923	W	Various Personal Debt Lawsuit filed against Karen Buck on October 26, 2009 Case No. 09 L 1040				20,089.61	
Chase (Shell Mastercard) c/o Michael Fine, Sarah Faulkner 131 S. Dearborn St., 5th Floor Chicago, IL 60603							
Account No.		Representing: Chase (Shell Mastercard)				Notice Only	
Chase Card Services P.O. Box 659409 San Antonio, TX 78265							
Account No. xxxx-xxxx-xxxx-2265	J	Personal Debt Lawsuit filed against Karen Buck on October 26, 2009 Case No. 09 L 1040				32,252.93	
Chase (United Mileage Plus) c/o Michael Fine, Sarah Faulkner 131 S. Dearborn St., 5th Floor Chicago, IL 60603							
Account No.		Representing: Chase (United Mileage Plus)				Notice Only	
Chase Card Services P.O. Box 659409 San Antonio, TX 78265							
Sheet no. <u>2</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	57,024.17

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx7068 ComEd P.O. Box 6111 Carol Stream, IL 60197-6111	H	As of 8/19/09 Kevin Charles Homes Business Debt (11 Daybreak Terrace)				335.43
Account No. xxxxx2056 ComEd P.O. Box 6111 Carol Stream, IL 60197-6111	H	As of 8/19/09 Kevin Charles Homes Business Debt (5 Daybreak Terrace)				453.77
Account No. xxx5044 ComEd P.O. Box 6111 Carol Stream, IL 60197-6111	J	As of 8/19/09 Kevin Charles Homes Business Debt (4 Daybreak Terrace)				669.69
Account No. xxxxxx4002 ComEd P.O. Box 6111 Carol Stream, IL 60197-6111	H	As of 5/6/09 Kevin Charles Homes Business Debt (2 Daybreak Terrace)				759.70
Account No. xxxxxx8-000 Condell Medical Center 97169 Eagle Way Chicago, IL 60678	J	Personal Debt - medical bills				195.00
Sheet no. <u>3</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,413.59

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Condell Medical Center 810 Park Suite 132 Libertyville, IL 60048		Representing: Condell Medical Center				Notice Only	
Account No. Harris & Harris 222 Merchandise Mart, Suite 1900 Chicago, IL 60654		Representing: Condell Medical Center				Notice Only	
Account No. xxxx-xxxx-xxxx-5198 Discover P.O. Box 6103 Carol Stream, IL 60197	J	Personal Debt				11,865.98	
Account No. Discover Financial Services P.O. Box 3008 New Albany, OH 43054		Representing: Discover				Notice Only	
Account No. xxxx-xxxx-xxxx-3465 Fifth Third Bank P.O. Box 740789 Cincinnati, OH 45274	H	Personal Debt				32,171.98	
Sheet no. <u>4</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 44,037.96	

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							Notice Only
Client Services, Inc. Ref: 9964228 3451 Harry Truman Blvd. Saint Charles, MO 63301			Representing: Fifth Third Bank				
Account No.							Notice Only
Fifth Third Bank MD-1MOCBU P.O. Box 63900 CC3110 Cincinnati, OH 45263			Representing: Fifth Third Bank				
Account No.							Notice Only
Markoff & Krasny #89-15926-0 29 N. Wacker Drive Chicago, IL 60606			Representing: Fifth Third Bank				
Account No.							Unknown
Fifth Third Mortgage Company c/o Pierce & Associates 1 N. Dearborn, 13th Floor Chicago, IL 60602		J	Lawsuit filed against Kevin Buck, et al. on May 27, 2009 Case No. 09 CH 1898				
Account No.							974,979.42
Francis Carr and Marilyn Carr c/o Alan P. Sobel 2801 Shannon Rd. Northbrook, IL 60062		J	Lawsuit filed against Kevin Buck, et al. on September 25, 2009 Case No. 09 L 934 Business Debt - Loan personally guaranteed by Kevin Buck				
Sheet no. <u>5</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							974,979.42

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-7336	W	Personal Debt				2,175.37
GE Money (American Eagle) P.O. Box 960013 Orlando, FL 32896						
Account No.		Representing: GE Money (American Eagle)				Notice Only
Encore Receivable Management, Inc. 401 N. Rogers Road P.O. Box 3330 Olathe, KS 66063						
Account No.		Representing: GE Money (American Eagle)				Notice Only
GE Money Bank P.O. Box 981064 El Paso, TX 79998						
Account No. xxxxxx4210	W	Personal Debt				1,189.33
GE Money (Lord & Taylor) P.O. Box 960035 Orlando, FL 32896						
Account No.		Representing: GE Money (Lord & Taylor)				Notice Only
Encore Receivable Management, Inc. 401 N. Rogers Road P.O. Box 3330 Olathe, KS 66063						
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,364.70

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. GE Money Bank P.O. Box 981430 El Paso, TX 79998		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Representing: GE Money (Lord & Taylor)				Notice Only
Account No. xxxxxxxxxxxx5100 Home Depot Mastercard Unsecured Credit P.O. Box 6925 The Lakes, NV 88901	H	As of 04/06/09 Kevin Charles Homes Business Debt (General)				11,318.70
Account No. PRO Consulting Services P.O. Box 66768 Ref. # 10295645 Houston, TX 77266		Representing: Home Depot Mastercard				Notice Only
Account No. xxxxxxxxxxxx6253 HSBC (Best Buy) P.O. Box 17298 Baltimore, MD 21297	H	Personal Debt				2,752.09
Account No. Firstsource Advantage, LLC REF: 13578713 205 Bryant Woods South Amherst, NY 14228		Representing: HSBC (Best Buy)				Notice Only
Sheet no. <u>7</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 14,070.79

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
HSBC Retail Services P.O. Box 5244 Carol Stream, IL 60197		Representing: HSBC (Best Buy)				Notice Only
Account No. xxxxxxxxxxxx1505						
HSBC - Plunkett Furniture Retail Services P.O. Box 17602 Baltimore, MD 21297	H	Personal Debt/(Model Home Furniture for Staging)				38,400.72
Account No.						
Corporate Recievables, Inc. Ref: P.O. Box 32995 Phoenix, AZ 85064-2995		Representing: HSBC - Plunkett Furniture				Notice Only
Account No.						
HSBC Retail Services P.O. Box 5244 Carol Stream, IL 60197		Representing: HSBC - Plunkett Furniture				Notice Only
Account No.						
United Recovery Systems, LP Attn: Deangela Merida P.O. Box 722929 Houston, TX 77272-2929		Representing: HSBC - Plunkett Furniture				Notice Only
Sheet no. <u>8</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						38,400.72

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. x8407	J	Personal Debt - medical bills				195.00
Lake County Acute Care LP 75 Remit Dr., #1218 Chicago, IL 60675						
Account No.		Representing: Lake County Acute Care LP				Notice Only
United Collections Bureau, Inc 4100 Horizons Dr., Suite 101 Columbus, OH 43220						
Account No. xxxxxxxx6860	W	Personal Debt				9,063.36
Macy's P.O. Box 689195 Des Moines, IA 50368						
Account No.		Representing: Macy's				Notice Only
Citibank SD, NA Macy's CCU Code 2236 701 E. 60th Street North Sioux Falls, SD 57117						
Account No.		Representing: Macy's				Notice Only
Macy's 111 Boulder Industrial Dr. Bridgeton, MO 63044						
Sheet no. <u>9</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						9,258.36

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Van Ru Credit REF # 8373285 1350 E. Touhy Ave., Suite 100E Des Plaines, IL 60018		Representing: Macy's				Notice Only	
Account No. xxxx3874 Mobile Mini, Inc. Const. & Stg. Trailers 7420 Kyrene Road #101 Tempe, AZ 85283-4610	H	As of 9/29/09 Kevin Charles Homes Business Debt (General)				4,575.32	
Account No. Vengroff, Williams & Associates P.O. Box 4155 Ref. # 3214404 Sarasota, FL 34230		Representing: Mobile Mini, Inc.				Notice Only	
Account No. xxxx-xxxx-xxxx-4618 National City P.O. Box 856177 Louisville, KY 40285	H	Personal Debt				17,711.16	
Account No. National City Bank One NCC Parkway Mailcode K-A16-2B Kalamazoo, MI 49009		Representing: National City				Notice Only	
Sheet no. <u>10</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 22,286.48	

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Weltman, Weinberg & Reis Ref: 78448377 323 W. Lakeside Avenue, Suite 200 Cleveland, OH 44113		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Representing: National City				Notice Only
Account No. xxxxx1612 Nordstrom Colorado SVC Center P.O. Box 6566 Englewood, CO 80155	W	Personal Debt				6,511.34
Account No. Sentry Credit, Inc. 2809 Grand Ave. Everett, WA 98201		Representing: Nordstrom				Notice Only
Account No. x-xxxx-xxxx-1321 North Shore Gas P.O. Box A3991 Chicago, IL 60690	H	As of 9/15/09 Kevin Charles Homes Business Debt (11 Daybreak Terrace)				758.22
Account No. x-xxxx-xxxx-8603 North Shore Gas P.O. Box A3991 Chicago, IL 60690	H	As of 9/15/09 Kevin Charles Homes Business Debt (5 Daybreak Terrace)				755.63
Sheet no. <u>11</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 8,025.19

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x-xxxx-xxxx-3726 North Shore Gas P.O. Box A3991 Chicago, IL 60690	H	As of 7/15/09 Kevin Charles Homes Business Debt (4 Daybreak Terrace)				953.17
Account No. Nuline Technologies 520 Quail Hollow Dr., #100 Wheeling, IL 60090	J	Kevin Charles Homes Business Debt (5 and 11 Daybreak Terrace)				12,121.00
Account No. Parkway Bank and Trust Company 4800 N Harlem Avenue Harwood Heights, IL 60706	H	11/1/07 Personal Guaranty for Mortgage signed by KAB Enterprises, LLC; Deficiency Amount from Consent Judgment of Foreclosure on 11 Daybreak Terrace, Buffalo Grove, IL - 60089 (09 CH 1793)				Unknown
Account No. Scott & Kraus, LLC 150 South Wacker Drive, #2900 Chicago, IL 60606		Representing: Parkway Bank and Trust Company				Notice Only
Account No. Parkway Bank and Trust Company 4800 N Harlem Avenue Harwood Heights, IL 60706	H	10/16/07 Personal Guaranty for Mortgage signed by KAB Enterprises, LLC; Deficiency Amount from Consent Judgment of Foreclosure on 4 Daybreak Terrace, Buffalo Grove, IL - 60089 (09 CH 1794)				Unknown
Sheet no. <u>12</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						13,074.17

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Scott & Kraus, LLC 150 South Wacker Drive, #2900 Chicago, IL 60606			Representing: Parkway Bank and Trust Company				Notice Only
Account No.							
Parkway Bank and Trust Company 4800 N Harlem Avenue Harwood Heights, IL 60706		H	11/1/07 Personal Guaranty for Mortgage signed by KAB Enterprises, LLC; Deficiency Amount from Consent Judgment of Foreclosure on 5 Daybreak Terrace, Buffalo Grove, IL - 60089 (09 CH 1795)				Unknown
Account No.							
Scott & Kraus, LLC 150 South Wacker Drive, #2900 Chicago, IL 60606			Representing: Parkway Bank and Trust Company				Notice Only
Account No.							
Parkway Bank and Trust Company 4800 N Harlem Avenue Harwood Heights, IL 60706		H	3/1/08 Personal Guaranty for Mortgage signed by KAB Enterprises, LLC; Deficiency Amount from Consent Judgment of Foreclosure on 6.9 acres of vacant land located at Chestnut Terrace and Prairie Road, Buffalo Grove, IL - 60089 (09 CH 1805)				Unknown
Account No.							
Scott & Kraus, LLC 150 South Wacker Drive, #2900 Chicago, IL 60606			Representing: Parkway Bank and Trust Company				Notice Only
Sheet no. <u>13</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							0.00

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			12/1/05				Unknown
Parkway Bank and Trust Company 4800 N Harlem Avenue Harwood Heights, IL 60706		H	Personal Guaranty for Mortgage signed by KAB Enterprises, LLC; Deficiency Amount from Consent Judgment of Foreclosure on Orchard Valley 2-12, 14-21. Bull Valley, McHenry County, IL (09 CH 643)				
Account No.							Notice Only
Scott & Kraus, LLC 150 South Wacker Drive, #2900 Chicago, IL 60606			Representing: Parkway Bank and Trust Company				
Account No.							Unknown
Parkway Bank and Trust Company 4800 N Harlem Avenue Harwood Heights, IL 60706		H	Personal Guaranty for Mortgage and Note signed by KAB Enterprises, LLC; Deficiency Amount from deed in lieu of foreclosure agreement entered into for vacant Lincolnshire lots.				
Account No.							Notice Only
Scott & Kraus, LLC 150 South Wacker Drive, #2900 Chicago, IL 60606			Representing: Parkway Bank and Trust Company				
Account No. xxxxxxxxxxxxxx8935							151.29
Pitney Bowes P.O. Box 856390 Louisville, KY 40285		H	Various Kevin Charles Homes Business Debt (General)				
Sheet no. 14 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							151.29
Subtotal (Total of this page)							151.29

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Credit Management Corp. P.O. Box 1396 Ref. # 09-03874-0 Madison, CT 06443	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Representing: Pitney Bowes				Notice Only
Account No. Roll-On Roll-Off Dumpster 50 Lagoon Drive Hawthorn Woods, IL 60047-9114	H	Kevin Charles Homes Business Debt (General)				361.34
Account No. xxxx3673 Scott's Lawn Service P.O. Box 742585 Cincinnati, OH 45274	J	Personal Debt				80.86
Account No. American Profit Recovery 34405 W. 12 Mile Rd. Suite 379 Farmington, MI 48331		Representing: Scott's Lawn Service				Notice Only
Account No. xx - xx4114 Service Sanitation Portable Toilet 135 Blaine Street Gary, IN 46406	H	As of 7/15/09 Kevin Charles Homes Business Debt (General)				619.44
Sheet no. <u>15</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,061.64

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						Notice Only
Murphy Lomon P.O. Box 2206 Ref. # 130999 Des Plaines, IL 60017						
Account No. xxxxx0513						245.70
Sprint P.O. Box 172408 Denver, CO 80217		H				
Account No.						Notice Only
NCO Financial Systems P.O. Box 15740 Ref. # 7F1GT8 PA 19580						
Account No. xxx42PW						3,695.67
Village of Buffalo Grove Snow and Ice Control 50 Raupp Blvd. Buffalo Grove, IL 60089		H				
Account No. xxxxx6700						26.64
Village of Buffalo Grove P.O. Box 66173 Chicago, IL 60666		H				
Sheet no. <u>16</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,968.01

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9497		As of 5/3/09 Kevin Charles Homes Business Debt				28.69
Whirlpool Appliances 412 N. Peters Road Knoxville, TN 37922	H					
Account No.						
Account No.						
Account No.						
Account No.						

Sheet no. 17 of 17 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

28.69

Total
(Report on Summary of Schedules)

1,227,486.24

B6G (Official Form 6G) (12/07)

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Lexus Financial Services P.O. Box 4102 Carol Stream, IL 60197	Automobile Lease Lease expires on December 16, 2010

In re Kevin C. Buck,
Karen M. Buck

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Peter Kanelos 12 Fox Trail Lane Riverwood, IL 60015	Parkway Bank and Trust Company 4800 N Harlem Avenue Harwood Heights, IL 60706
Peter Kanelos 12 Fox Trail Lane Riverwood, IL 60015	Francis Carr and Marilyn Carr c/o Alan P. Sobel 2801 Shannon Rd. Northbrook, IL 60062
Vivian Kanelos 12 Fox Trail Lane Riverwood, IL 60015	Francis Carr and Marilyn Carr c/o Alan P. Sobel 2801 Shannon Rd. Northbrook, IL 60062

B6I (Official Form 6I) (12/07)

In re Kevin C. Buck
Karen M. Buck

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	Daughter	16
	Son	18
	Daughter	20
Employment:		
DEBTOR		SPOUSE
Occupation	Sales Account Manager	Part time sales associate
Name of Employer	UOP, LLC	Target
How long employed	2 1/2 months	1 year
Address of Employer	25 E. Algonquin Rd. Des Plaines, IL 60016	3100 W Highway 60 Mundelein, IL 60060

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 8,025.01	\$ 676.02
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 8,025.01	\$ 676.02
-------------	-----------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ 1,297.51	\$ 64.13
\$ 377.11	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,674.62	\$ 64.13
-------------	----------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 6,350.39	\$ 611.89
-------------	-----------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income (Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
---------	---------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 6,350.39	\$ 611.89
-------------	-----------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6,962.28

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Kevin Buck and Karen Buck do not anticipate any increase or decrease in their salaries over the next year.

Case No.

Debtor(s)

- | | | |
|--|----|------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ | <u>6,962.28</u> |
| b. Average monthly expenses from Line 18 above | \$ | <u>11,547.00</u> |
| c. Monthly net income (a. minus b.) | \$ | -4,584.72 |

B6J (Official Form 6J) (12/07)

In re Kevin C. Buck
Karen M. Buck

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Internet	\$	50.00
Cable	\$	110.00
Garbage collection	\$	20.00
Cell phones	\$	195.00
Total Other Utility Expenditures	\$	375.00

United States Bankruptcy Court
Northern District of Illinois

In re Kevin C. Buck
Karen M. Buck

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 4, 2009

Signature /s/ Kevin C. Buck

Kevin C. Buck

Debtor

Date December 4, 2009

Signature /s/ Karen M. Buck

Karen M. Buck

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re Kevin C. Buck
Karen M. Buck

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$-89,361.00	2006 joint gross income from employment
\$-103,391.00	2007 joint gross income from employment
\$-22,353.00	2008 joint gross income from employment
\$-347,603.00	2006 gross income from operation of Kevin Charles Homes, Inc.
\$-109,632.00	2007 gross income from operation of Kevin Charles Homes, Inc.
\$-62,842.00	2008 gross income from operation of Kevin Charles Homes, Inc.
\$-17,994.00	2006 gross income from operation of Orchard Valley, LLC
\$42,671.00	2007 gross income from operation of Orchard Valley, LLC

AMOUNT
\$-9,932.00

SOURCE
2008 gross income from operation of Orchard Valley, LLC

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Indiana University	11/9/09	\$48.00	
Office of the Bursar	11/16/09	\$7,400.00	
601 E. Kirkwood Ave.	(Tuition for Spring 2010)		
Bloomington, IN 47405-1223			\$0.00

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Francis M. Carr and Marilyn J. Carr vs. Peter G. Kanelos, Vivian M. Kanelos and Kevin C. Buck Case No. 09 L 934		Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois	

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
American Express Centurion Bank vs. Kevin Buck Case No. 09 AR 1824		Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois	
Parkway Bank and Trust Company vs. KAB Enterprises, LLC, an Illinois Limited Liability Company; Parkway Bank and Trust Company u/t/a Trust No. 14064 dated 11-10-05; Peter G. Kanelos; Kevin C. Buck; Kevin Charles Homes, Inc., et al. Case No. 09 CH 643		Circuit Court for the 22nd Judicial Circuit McHenry County, Illinois	
Chase Bank USA, N.A. vs. Karen M. Buck Case No. 09 L 1040		Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois	
Nuline Technologies v. Buck Case No. 09 AR 2178.			Defendant not yet served
Fifth Third Mortgage Company vs. Kevin C. Buck, Parkway Bank and Trust Co. as Trustee u/t/a dated 2/14/09 known as Trust No. 14325, et al. Case No. 09 CH 1898		Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois	
Parkway Bank and Trust Company v. KAB Enterprises, LLC; Parkway Bank & Trust Company, as Trustee Under Trust Agreement Dated February 7, 2006 and Known as Trust No. 14116; Peter G. Kanelos; Kevin C. Buck; Kevin Charles Homes, Inc.; Nuline Technologies, Inc.; Board of Managers of Villas of Chestnut Ridge of Buffalo Grove Homeowners Association; Unknown Owners and Nonrecord Claimants Case No. 09 CH 1793		Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois	

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Parkway Bank and Trust Company v. KAB Enterprises, LLC; Parkway Bank & Trust Company, as Trustee Under Trust Agreement Dated February 7, 2006 and Known as Trust No. 14116; Peter G. Kanelos; Kevin C. Buck; Kevin Charles Homes, Inc.; Union Components; Asbach, Inc.; Board of Managers of Villas of Chestnut Ridge of Buffalo Grove Homeowners Association; Unknown Owners and Nonrecord Claimants Case No. 09 CH 1794		Circuit Court for the Nineteenth Judicial Circuit, Lake County, Illinois	
Parkway Bank and Trust Company v. KAB Enterprises, LLC; Parkway Bank & Trust Company, as Trustee Under Trust Agreement Dated February 7, 2006 and Known as Trust No. 14116; Peter G. Kanelos; Kevin C. Buck; Kevin Charles Homes, Inc.; Nuline Technologies, Inc.; Rainbow Lighting, Inc.; Board of Managers of Villas of Chestnut Ridge of Buffalo Grove Homeowners Association; Unknown Owners and Nonrecord Claimants Case No. 09 CH 1795		Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois	
Parkway Bank and Trust Company v. KAB Enterprises, LLC; Parkway Bank & Trust Company, as Trustee Under Trust Agreement Dated February 7, 2006 and Known as Trust No. 14116; Peter G. Kanelos; Kevin C. Buck; Kevin Charles Homes, Inc.; Board of Managers of Villas of Chestnut Ridge of Buffalo Grove Homeowners Association; Unknown Owners and Nonrecord Claimants Case No. 09 CH 1805		Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois	

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Ralph, Schwab & Schiever, Chtd. 175 E. Hawthorn Parkway Suite 345 Vernon Hills, IL 60061	November 23, 2009	\$2,700.00 for debt counseling \$299.00 for Chapter 7 bankruptcy filing fee

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Rosen Motor Sales, Inc. 100 N. Greenbay Rd. Waukegan, IL 60085 Third party	October 31, 2009	2005 Honda CR-V Station Wagon Value received: \$14,500.00
Rosen Motor Sales, Inc. 100 N. Greenbay Rd. Waukegan, IL 60085 Third party	October 31, 2009	2007 Jeep Compass Value received: \$12,000.00

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of America 195 Milwaukee Ave. Lincolnshire, IL 60069	Checking account ending in 5706	Account closed in August 2009 Balance in account: \$244.00

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
2690 Mistywoods Rd. Buffalo Grove, IL 60089	Kevin Buck and Karen Buck	1988 to 2007

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
KAB Enterprises, LLC	36-4240172	2 Daybreak Terrace Buffalo Grove, IL 60089	Real Estate Development	2001 to present
Kevin Charles Homes	36-4447571	2 Daybreak Terrace Buffalo Grove, IL 60089	Real Estate Development	2002 to present
Orchard Valley, LLC	03-0575605	2 Daybreak Terrace Buffalo Grove, IL 60089	Real Estate Development	2005 to present

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Goldstein & Associates 1500 Skokie Blvd. Suite 430 Northbrook, IL 60062	2007 to 2009

None

- ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
Goldstein & Associates	1500 Skokie Blvd. Suite 430 Northbrook, IL 60062	2007 to 2009

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
Goldstein & Associates
2007 to 2009

ADDRESS
1500 Skokie Blvd.
Suite 430
Northbrook, IL 60062

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS
Parkway Bank
4800 Harlem Ave.
Harwood Heights, IL 60706

DATE ISSUED

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 4, 2009

Signature /s/ Kevin C. Buck
Kevin C. Buck
Debtor

Date December 4, 2009

Signature /s/ Karen M. Buck
Karen M. Buck
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re Kevin C. Buck
Karen M. Buck

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Fifth Third Bank	Describe Property Securing Debt: Debtors' residence: 1 Charlestowne Court Lincolnshire, IL 60069
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 2	
Creditor's Name: Fifth Third Bank	Describe Property Securing Debt: Debtors' residence: 1 Charlestowne Court Lincolnshire, IL 60069
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date December 4, 2009

Signature /s/ Kevin C. Buck
Kevin C. Buck
Debtor

Date December 4, 2009

Signature /s/ Karen M. Buck
Karen M. Buck
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re Kevin C. Buck
Karen M. Buck

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,700.00</u>
Prior to the filing of this statement I have received	\$	<u>2,700.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]
Exemption advice.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Any other matters which may arise in the case, including for example, but not limited to, i) objections to exemptions, ii) any adversary proceedings, including without limitation, objections to discharge and/or complaints to determine dischargeability of debt, iii) United States Trustee's office compliance inquiries and enforcement proceedings, iv) Rule 2004 Examinations, v) proceedings or actions to obtain documents or information from creditors or third parties by either voluntary request, compulsory process or non-judicial or judicial proceedings, vi) any matters requiring legal services in non-bankruptcy law practice areas, vii) judicial or non-judicial proceedings in a venue and/or forum other than the United States Bankruptcy Court, viii) relief from stay actions, ix) preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, x) tax or related accounting services, xi) estate planning, xii) civil or criminal litigation.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: December 4, 2009

/s/ David J. Schwab

David J. Schwab 6204333
Ralph, Schwab & Schiever, Chartered
175 East Hawthorn Parkway
Suite 345
Vernon Hills, IL 60061
847-367-9699 Fax: 847-367-9621

WARNING: Effective december 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re Kevin C. Buck
Karen M. Buck

Debtor(s)

Case No.

Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition
Preparer
Address:

Social Security number (If the bankruptcy
petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of
the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

X
Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose
Social Security number is provided above.

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Kevin C. Buck
Karen M. Buck

Printed Name(s) of Debtor(s)

X /s/ Kevin C. Buck December 4, 2009
Signature of Debtor Date

Case No. (if known) _____

X /s/ Karen M. Buck December 4, 2009
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Illinois**

In re Kevin C. Buck
Karen M. Buck Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 71

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 4, 2009 /s/ Kevin C. Buck
Kevin C. Buck
Signature of Debtor

Date: December 4, 2009 /s/ Karen M. Buck
Karen M. Buck
Signature of Debtor

American Express
P.O. Box 0001
Los Angeles, CA 90096

American General (Ashley)
P.O. Box 3251
Evansville, IN 47731

American General Finance
P.O. Box 3251
Evansville, IN 47731

American Profit Recovery
34405 W. 12 Mile Rd.
Suite 379
Farmington, MI 48331

AT&T
c/o Alliant Law Group
P.O. Box 468569
Atlanta, GA 31146

Blitt and Gaines, P.C.
661 Glenn Avenue
REF: 09-29863-0
Wheeling, IL 60090

Chase (formerly Wachovia)
P.O. Box 15548
Wilmington, DE 19886

Chase (Shell Mastercard)
c/o Michael Fine, Sarah Faulkner
131 S. Dearborn St., 5th Floor
Chicago, IL 60603

Chase (United Mileage Plus)
c/o Michael Fine, Sarah Faulkner
131 S. Dearborn St., 5th Floor
Chicago, IL 60603

Chase Card Services
P.O. Box 659409
San Antonio, TX 78265

Citibank SD, NA
Macy's CCU Code 2236
701 E. 60th Street North
Sioux Falls, SD 57117

Client Services, Inc.
Ref: 9964228
3451 Harry Truman Blvd.
Saint Charles, MO 63301

ComEd
P.O. Box 6111
Carol Stream, IL 60197-6111

Condell Medical Center
97169 Eagle Way
Chicago, IL 60678

Condell Medical Center
810 Park
Suite 132
Libertyville, IL 60048

Corporate Recievables, Inc.
Ref:
P.O. Box 32995
Phoenix, AZ 85064-2995

Credit Management Corp.
P.O. Box 1396
Ref. # 09-03874-0
Madison, CT 06443

Discover
P.O. Box 6103
Carol Stream, IL 60197

Discover Financial Services
P.O. Box 3008
New Albany, OH 43054

Encore Receivable Management, Inc.
401 N. Rogers Road
P.O. Box 3330
Olathe, KS 66063

Fifth Third Bank
P.O. Box 740789
Cincinnati, OH 45274

Fifth Third Bank
5001 Kingsley Dr.
Cincinnati, OH 45227

Fifth Third Bank
MD-1MOCBU
P.O. Box 63900 CC3110
Cincinnati, OH 45263

Fifth Third Mortgage Company
c/o Pierce & Associates
1 N. Dearborn, 13th Floor
Chicago, IL 60602

Firstsource Advantage, LLC
REF: 13578713
205 Bryant Woods South
Amherst, NY 14228

Francis Carr and Marilyn Carr
c/o Alan P. Sobel
2801 Shannon Rd.
Northbrook, IL 60062

GE Money (American Eagle)
P.O. Box 960013
Orlando, FL 32896

GE Money (Lord & Taylor)
P.O. Box 960035
Orlando, FL 32896

GE Money Bank
P.O. Box 981064
El Paso, TX 79998

GE Money Bank
P.O. Box 981430
El Paso, TX 79998

GP Services, LP
PO Box 46960 (066)
Saint Louis, MO 63146

Harris & Harris
222 Merchandise Mart, Suite 1900
Chicago, IL 60654

Home Depot Mastercard
Unsecured Credit
P.O. Box 6925
The Lakes, NV 88901

HSBC (Best Buy)
P.O. Box 17298
Baltimore, MD 21297

HSBC - Plunkett Furniture
Retail Services
P.O. Box 17602
Baltimore, MD 21297

HSBC Retail Services
P.O. Box 5244
Carol Stream, IL 60197

Lake County Acute Care LP
75 Remit Dr., #1218
Chicago, IL 60675

Lexus Financial Services
P.O. Box 4102
Carol Stream, IL 60197

Macy's
P.O. Box 689195
Des Moines, IA 50368

Macy's
111 Boulder Industrial Dr.
Bridgeton, MO 63044

Markoff & Krasny
#89-15926-0
29 N. Wacker Drive
Chicago, IL 60606

Mobile Mini, Inc.
Const. & Stg. Trailers
7420 Kyrene Road #101
Tempe, AZ 85283-4610

Murphy Lomon
P.O. Box 2206
Ref. # 130999
Des Plaines, IL 60017

National City
P.O. Box 856177
Louisville, KY 40285

National City Bank
One NCC Parkway
Mailcode K-A16-2B
Kalamazoo, MI 49009

Nationwide Credit, Inc.
REF: 09098111892
3835 W. Freeway Blvd., Suite 100
Sacramento, CA 95834

NCO Financial
REF: HL5853
1804 Washington Blvd., Mailstop 450
Baltimore, MD 21230

NCO Financial Systems
P.O. Box 15740
Ref. # 7F1GT8
PA 19580

Nordstrom
Colorado SVC Center
P.O. Box 6566
Englewood, CO 80155

North Shore Gas
P.O. Box A3991
Chicago, IL 60690

Nuline Technologies
520 Quail Hollow Dr., #100
Wheeling, IL 60090

Parkway Bank and Trust Company
4800 N Harlem Avenue
Harwood Heights, IL 60706

Peter Kanelos
12 Fox Trail Lane
Riverwood, IL 60015

Pitney Bowes
P.O. Box 856390
Louisville, KY 40285

PRO Consulting Services
P.O. Box 66768
Ref. # 10295645
Houston, TX 77266

Roll-On Roll-Off Dumpster
50 Lagoon Drive
Hawthorn Woods, IL 60047-9114

Scott & Kraus, LLC
150 South Wacker Drive, #2900
Chicago, IL 60606

Scott's Lawn Service
P.O. Box 742585
Cincinnati, OH 45274

Sentry Credit, Inc.
2809 Grand Ave.
Everett, WA 98201

Service Sanitation Portable Toilet
135 Blaine Street
Gary, IN 46406

Sprint
P.O. Box 172408
Denver, CO 80217

United Collections Bureau, Inc
4100 Horizons Dr., Suite 101
Columbus, OH 43220

United Recovery Systems, LP
Attn: Deangela Merida
P.O. Box 722929
Houston, TX 77272-2929

Van Ru Credit
REF # 8373285
1350 E. Touhy Ave., Suite 100E
Des Plaines, IL 60018

Vengroff, Williams & Associates
P.O. Box 4155
Ref. # 3214404
Sarasota, FL 34230

Village of Buffalo Grove
Snow and Ice Control
50 Raupp Blvd.
Buffalo Grove, IL 60089

Village of Buffalo Grove
P.O. Box 66173
Chicago, IL 60666

Vivian Kanelos
12 Fox Trail Lane
Riverwood, IL 60015

Weltman, Weinberg & Reis
Ref: 78448377
323 W. Lakeside Avenue, Suite 200
Cleveland, OH 44113

Whirlpool Appliances
412 N. Peters Road
Knoxville, TN 37922

Zwicker & Associates, PC
80 Minuteman Road
ID# 3203777
Andover, MA 01810-1008